

THE JACOBS REPORT

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SEN. JACOBS PUSHES FOR CREDIT SECURITY ACT **Bill Gives Consumers Control over their Credit Info**

Sen. Gilda Z. Jacobs (D-Huntington Woods) is urging colleagues to support legislation that will allow consumers to place a security freeze on their consumer files. Such a freeze would prohibit a credit reporting agency from releasing the consumer's credit report or credit score without authorization.

"Identity theft is the fastest growing crime in America," said Jacobs. "To protect themselves, consumers are given unsatisfactory guidelines telling them to watch their credit reports and hope for the best. My credit freeze legislation is a better answer. It gives consumers a tool with which they can protect themselves."

Under Jacobs' Credit Security Act of 2005 (Senate Bill 377), a credit reporting agency has 10 business days to place a security freeze on a consumer's file after the consumer makes a written request.

Within 10 business days, the credit reporting agency will provide that consumer with a unique personal identification number (or password) that will allow consumer to provide quick access to the file when they choose to apply for credit.

The freeze remains in effect until the consumer chooses to lift it, unless there is some sort of misrepresentation of fact by the consumer. Once a request to remove the security freeze is made, the credit reporting agency has 3 days to do so. A credit reporting agency may charge a reasonable fee for these services, not to exceed \$10 for imposing a freeze, and not to exceed \$8 for removing a freeze.

"This legislation is long overdue," said Senator Jacobs. "It puts the consumer in the driver's seat when it comes to protecting their own data. Why should someone else have control over your own personal information? The answer is simple: they shouldn't. Under my bill, you decide who gets access to your credit record. That's the way it should be."

A second Jacobs bill, SB 378, would prohibit an automobile or home insurer from raising insurance rates unless written notice is provided to the insured, stating clearly the increase and new premium amount, not less than 60 days before the new rates go into effect.

GOVERNOR HOLDS MEETING ON ECONOMY

The governor hosted the first of an indeterminate number of closed meetings with the state's legislative leadership over ways to boost Michigan's economy.

From official accounts, the hour-long meeting in the governor's conference room went well. While no agreements on substantive issues were reached, Gov. Granholm called the meeting "very productive."

Republican leaders were more muted in their comments, but agreed that the session was positive.

The next session between Gov. Granholm, Lt. Governor John Cherry and the four legislative leaders is tentatively scheduled for next week.

Liz Boyd, Gov. Granholm's spokesperson, said the governor called the session, "a very productive meeting," with a "recognition on the part of everyone about the urgency to move on an agenda that will help Michigan's economy."

The governor called for the meetings in a letter to leaders earlier this week, saying they needed to work out a plan to change Michigan's economy. She also called for quick action on her Single Business Tax proposal.

"Jobs must be the first order of business for everyone in Michigan today," said the governor. "And I couldn't be more committed to creating new jobs for Michigan residents . . . My administration is working on a 'hit list' of businesses to lure to Michigan; and later this year, I will travel to Japan and Germany to pitch new suppliers and automakers. I am fighting to keep every job we've got and to create the kind of business environment that will allow us to grow new ones."

Matt Resch, spokesperson for House Speaker Craig DeRoche (R-Novi), said there would be "tough discussions" ahead on these issues.

MDOT CONSTUCTION MAPS AVAILABLE

Ever wish for a guide on how to navigate around and through construction sites on state roads? The Michigan Department of Transportation (MDOT) has a free publication just for you. Called Paving the Way, the free annual map is updated every construction season to help motorists locate major road and bridge projects in all seven MDOT regions. As in years past, the 2005 edition of Paving the Way also details construction on state roads in Detroit and Grand Rapids with maps specific to these two areas of the state.

"We hope that motorists will use Paving the Way to learn about the major projects planned for the 2005 construction season and enjoy a smoother, safer ride," said State Transportation Director Gloria J. Jeff. "As we embark on yet another construction season, we reaffirm MDOT's commitment to preserving state roads and bridges, improving the quality of life for residents and visitors alike, helping to promote responsible land use, and providing Michigan businesses with a first-class transportation system that safely and efficiently moves people, goods and services."

Paving the Way will be available at MDOT's Transportation Service Centers, region offices, and Michigan Welcome Centers - and it will be posted at state rest areas. In addition to the printed map, you can access a regularly updated electronic version on the MDOT Web site at www.michigan.gov/mdot by clicking on the "2005 Construction Map, Paving the Way" link. In addition, a regularly updated list of lane closures appears on the MDOT Web site at <http://www.mdot.state.mi.us/laneclosure>.

MDOT also operates 24-hour phone lines with information about metro Detroit and west Michigan road repair. Motorists can call 1-800-641-MDOT (6368) for 24-hour, toll-free access to project information for the Detroit's tri-county area. For information about travel in west or southwest Michigan, drivers can call 1-888-305-PAVE (7283). To request copies of Paving the Way, please contact the MDOT Office of Communications at 517-373-2160.

All Michigan legislation can be tracked at <http://www.legislature.michigan.gov/>.

State Senator Gilda Jacobs represents the 14th Senate District, which includes Beverly Hills, Bingham Farms, Farmington, Farmington Hills, Ferndale, Franklin, Hazel Park, Huntington Woods, Lathrup Village, Oak Park, Pleasant Ridge, Royal Oak Township, Southfield, and Southfield Township. She is the Minority Vice Chair of the Families & Human Services Committee and the Economic Development, Small Business & Regulatory Reform Committee. She also serves on the Government Operations and Health Policy Committees.

Constituents of the 14th District may contact Senator Jacobs at sengjacobs@senate.michigan.gov or toll-free at 1-888-937-4453.

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